

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
CHATTANOOGA DIVISION

In re: CHRIS JACK FRANDBERG	§	Case No. 15-10832-NWW
CHAE LAVIN FRANDBERG	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

KARA L WEST, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/02/2015.
- 2) The plan was confirmed on 03/25/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/17/2015.
- 6) Number of months from filing or conversion to last payment: 8.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,575.00.
- 10) Amount of unsecured claims discharged without full payment: \$11,602.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 18,146.57	
Less amount refunded to debtor(s)	\$ 37.79	
NET RECEIPTS		\$ 18,108.78

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 310.00	
Trustee Expenses & Compensation	\$ 535.72	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,845.72
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
REGIONAL MANAGEMENT	Uns	700.00	721.54	721.54	721.54	0.00
BRANCH BANKING & TRUST	Uns	1,000.00	223.14	223.14	223.14	0.00
BRANCH BANKING & TRUST	Uns	0.00	1,085.93	1,085.93	1,085.93	0.00
1ST FRANKLIN FINANCIAL	Uns	1,567.00	1,363.50	1,363.50	1,363.50	0.00
COMENITY BANK	Uns	1,391.00	1,093.14	1,093.14	1,093.14	0.00
CAVALRY SPV I LLC	Uns	600.00	600.53	600.53	600.53	0.00
CAVALRY SPV I LLC	Uns	0.00	3,532.74	3,532.74	3,532.74	0.00
CAVALRY SPV I LLC	Uns	0.00	731.23	731.23	731.23	0.00
CAPITAL ONE NA	Uns	2,139.00	2,357.90	2,357.90	2,357.90	0.00
MERRICK BANK	Uns	882.00	703.39	703.39	703.39	0.00
PRA RECEIVABLES MANAGEMENT	Uns	400.00	318.77	318.77	318.77	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1.00	173.72	173.72	173.72	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,349.00	1,357.53	1,357.53	1,357.53	0.00
CARRINGTON MORTGAGE	Sec	138,200.00	NA	NA	0.00	0.00
AMERICAN WEB LENDING	Uns	350.00	NA	NA	0.00	0.00
BANK ONE	Uns	714.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	637.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	3,530.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAPITAL ONE	Uns	3,000.00	NA	NA	0.00	0.00
CASH NET USA	Uns	700.00	NA	NA	0.00	0.00
CHASE	Uns	714.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	660.00	NA	NA	0.00	0.00
HOME DEPOT	Uns	500.00	NA	NA	0.00	0.00
LCO/OASIS	Uns	200.00	NA	NA	0.00	0.00
LENDUP	Uns	290.00	NA	NA	0.00	0.00
MASTERCARD/BLAZE	Uns	307.00	NA	NA	0.00	0.00
CLERK U S BANKRUPTCY COURT	Adm	310.00	310.00	310.00	310.00	0.00
RICHARD L BANKS & ASSOCIATES	Lgl	0.00	3,000.00	3,000.00	3,000.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 14,263.06	\$ 14,263.06	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,845.72	
Disbursements to Creditors	\$ 14,263.06	
TOTAL DISBURSEMENTS:		\$ 18,108.78

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/03/2016

By: /s/ Kara L West
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.